IN THE CLAIMS

This listing of claims will replace all prior versions, and listing, of claims in this application:

1-217. (Cancelled)

218.   (New) An automated method capable of multiple rounds for settling a dispute among adverse parties involving monetary values, submitted by the adverse parties, comprising:

receiving an engagement request from a first entity to engage an automated dispute resolution system, for a claim, and to be bound by a resolution of the claim transmitted from the automated dispute resolution system;

receiving an engagement indication from a second entity, adverse to the first entity with respect to the claim, to engage the automated dispute resolution system for the claim;

encouraging at least one of the first entity or second entity with a facilitator communication;

receiving at least one monetary demand and a power round demand from the first entity;

receiving at least one settlement offer from the second entity;

maintaining inaccessibility of the monetary demands from the second entity;

maintaining inaccessibility of the settlement offers from the first entity;

comparing the first demand with the first settlement offer in a first round to determine if a first difference between the first monetary demand and the first settlement offer is within a predetermined guideline;

if, in the first round, the first difference is within the predetermined guideline, transmitting a successful dispute resolution notification to the first entity and the second entity;

if, in the first round, the first difference is not within the predetermined guideline, the method permits the parties to engage in at least one subsequent round by submitting, if necessary, at least one demand or settlement offer after the first round has been completed to determine if a second difference between the second monetary demand and the second settlement offer is within the predetermined guideline;

if, in the second round, the second difference is within the predetermined guideline, transmitting a successful dispute resolution notification to the first entity and the second entity;

if, in the second round, the second difference is not within the predetermined guideline, initiating a third round as a power round by comparing the power round demand of the series monetary demands with one settlement offer, from the series of at least two settlement offers, to determine if a power round difference between the power round demand and the one settlement offer is within a predetermined power round guideline; and

if, in the power round, the power round difference is within the predetermined power round guideline, transmitting a successful dispute resolution notification to the first entity and the second entity;

if in any round, the successful dispute resolution notification is transmitted: calculating a settlement payment of a specified value to be paid to the first entity to settle the case;

transmitting notification to the first entity of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to the first entity;

offering the plurality of disbursement options for the settlement payment; and

having the first entity select one from among the plurality of the disbursements options for the settlement payment.

219.   (New) The method according to claim 218 wherein at least two monetary demands are submitted before the first round.

220.   (New) A method according to claim 218 wherein at least two settlement offers are submitted before the first round.

221.   (New) A method according to claim 219 wherein at least two settlement offers are submitted before the first round.

222.   (New) The method according to claim 218 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

asking the first entity for disbursement specific information.

223.   (New) The method according to claim 218 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

automatedly generating documents containing disbursement specific information.

224.   (New) The method according to claim 218 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

automatedly initiating the settlement payment to the first entity in accordance with the selected disbursement option.

225. (New) The method according to claim 218 wherein the plurality of disbursement options include at least two of:

> a non-monetary payment-in-kind;
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> an investment vehicle;
>
> an insurance product; or
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> a lump sum payment.

226. (New) The method according to claim 218 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of::

> a non-monetary payment-in-kind;
>
> an investment vehicle; or
>
> an insurance product.

227. (New) The method according to claim 218 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

> generating the settlement payment to be paid to the first entity by the second entity which incorporates a windfall amount adjustment.

228. (New) The method according to claim 218 comprising:

> prompting at least one of the first entity or second entity, prior to at least one of the first, second or third rounds, for submission of a monetary value using a statement that does not reveal any demand to the second entity or any settlement offer to the first entity.

229. (New) The method of claim 218 which further comprises:

automatedly generating case settlement documents containing dispute specific information for transmission to the adverse parties.

230. (New) An automated method capable of multiple rounds for settling a dispute among adverse parties involving monetary values submitted by adverse parties comprising:

evaluating a plurality of paired values for a claim in a plurality of rounds;

determining that none of the plurality of paired values when evaluated round by round satisfies at least one settlement criterion in a given round;

performing a power round evaluation of values, one of the values having been submitted by a first entity with respect to the claim and another of the values having been submitted by a second entity, adverse to the first entity with respect to the claim;

communicating a settlement message if the power round evaluation indicates that at least one power round settlement criterion is satisfied;

calculating a settlement payment of a specified value to be paid to whoever among the first entity or the second entity is to be paid to settle the case;

transmitting notification of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to the entity to be paid; and

having the entity to be paid select one from among the plurality of the disbursement options for the settlement payment.

231. (New) The method of claim 230 which further comprises:

asking the at least one entity to be paid for disbursement specific information.

232. (New) The method according to claim 230 which further comprises automatedly generating documents containing disbursement specific information.

233. (New) The method according to claim 230 which further comprises automatedly initiating the settlement payment to the at least one entity to be paid in accord with the selected disbursement option.

234. (New) The method according to claim 230 wherein the plurality of disbursement options include at least two of::

> a non-monetary payment-in-kind;
>
> an investment vehicle;
>
> an insurance product; or
>
> a lump sum payment.

235. (New) The method according to claim 230 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of::

> a non-monetary payment-in-kind;
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> an investment vehicle; or
>
> an insurance product.

236. (New) The method according to claim 230 which further comprises:

receiving an agreement from a party to perform the power round evaluation.

237. (New) The method according to claim 230 which further comprises:

determining that the power round evaluation of values should occur based upon a system parameter.

238. (New) The method according to claim 230 wherein includes:

identifying a first engaging party.

239. (New) The method according to claim 230 wherein determining that the power round evaluation of values occurs by analyzing a differential in at least one pair of the plurality of paired values against at least another of the plurality of paired values.

240. (New) The method according to claim 230 wherein determining includes:

determining that the power round evaluation of values occurs based upon a relationship between at least one pair of the plurality of paired values and achieved settlements.

241. (New) The method according to claim 230 which further comprises:

receiving an agreement from a party to an adjustment from a normal payment amount in return for performing the power round evaluation.

242. (New) The method according to claim 230 wherein performing the power round evaluation includes:

determining that the two values satisfy the at least one power round settlement criterion.

243. (New) The method according to claim 240 wherein the at least one power round settlement criterion is the at least one settlement criterion.

244. (New) The method according to claim 240 wherein the at least one power round settlement criterion differs from the at least one settlement criterion.

245. (New) The method according to claim 230 wherein performing the power round evaluation includes:

determining whether any of the plurality of paired values satisfies at least one power round settlement criterion.

246. (New) The method according to claim 230 which further comprises

aggregating a plurality of submissions into a group value; and

using the group value as one of the values in a pair.

247. (New) The method according to claim 246 wherein the at least one power round settlement criterion and the settlement criterion differ.

248. (New) An automated dispute settlement capable of multiple rounds comprising:

receiving a claim submitted by an initiator for a dispute resolution negotiation;

thereafter, receiving a monetary demand from the initiator and monetary settlement offer from a second entity, adverse to the initiator for the claim, the monetary demands and the offer differing from each other by a differential amount;

comparing the differential amount against a predetermined settlement criterion;

determining that the predetermined settlement criterion is satisfied by the differential amount;

calculating a settlement payment using the first demand such that the initiator receives a windfall benefit; and

informing the initiator and the second entity of the settlement payment;

calculating a settlement payment of a specified value to be paid to whoever among the initiator and the second entity is the entity to be paid to settle the case;

transmitting notification of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to the entity to be paid; and

having the entity to be paid select one from among the plurality of the disbursement options for the settlement payment.

249.   (New) The method according to claim 248 wherein the method further comprises:

asking the entity to be paid for disbursement specific information.

250.   (New) The method according to claim 248 wherein the method further comprises:

automatedly initiating the settlement payment to the entity to be paid in accordance with the selected disbursement option.

251.   (New) The method according to claim 248 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

252.   (New) The method according to claim 248 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

253.   (New) The method according to claim 248 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

254.   (New)   The method according to claim 248 wherein the calculating comprises:

if the first value from the initiator is less than the first value from the second entity and the settlement payment will be paid by the second entity to the initiator, establishing the settlement payment at a greater amount than a normal payment amount.

255.   (New) The method according to claim 254 wherein the normal payment amount is between the first values.

256.   (New) The method according to claim 254 wherein the normal payment amount is a median of the first values.

257. (New) The method according to claim 248 wherein the calculating includes:

if the first value from the initiator is greater than the first value from the second entity and the settlement payment will be paid by the initiator to the second entity, establishing the settlement payment at a lesser amount than a normal payment amount.

258.   (New) The method according to claim 257 wherein the normal payment amount is between the first values.

259.   (New) The method according to claim 258 wherein the normal payment amount is a median of the first values.

260.   (New) The method according to claim 248 wherein the calculation of the settlement payment which uses the first values such that the initiator receives the windfall benefit includes:

equating the settlement payment to the first value from the second entity.

261.   (New) The method according to claim 248 wherein the first value from the initiator is one of a plurality of first values from the initiator and the first value from a second entity is one of a plurality of first values from the second entity, the method further comprising:

prompting the initiator using a non-revealing encouraging statement from a facilitator.

262.   (New)   A dispute resolution method capable of multiple rounds for resolving a claim between two adverse parties in rounds, the method comprising:

testing non-equal values, submitted by the adverse parties in at least two rounds for the claim, for satisfaction of a condition;

calculating a binding settlement payment, when the condition is satisfied by the non-equal values the binding settlement payment incorporating a windfall adjustment when one of the parties is a dispute entry initiator for the claim in an amount at least equal to a lowest of the non-equal values adjusted by either a positive or negative windfall differential amount;

transmitting notification of the binding settlement payment;

transmitting an offer to select from the plurality of disbursement options to the adverse party to be paid; and

having the adverse party to be paid select one from among the plurality of the disbursement options for the binding settlement payment.

263.   (New) The method according to claim 262 wherein the method further comprises:

asking the adverse party to be paid for disbursement specific information.

264. (New) The method according to claim 262 wherein the method further comprises:

automatedly generating documents containing disbursement specific information.

265. (New) The method according to claim 262 wherein the method further comprises:

automatedly initiating the binding settlement payment to the adverse party to be paid in accordance with the selected disbursement option.

266. (New) The method according to claim 262 wherein the method further comprises:

accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the binding settlement payment.

267. (New) The method according to claim 262 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

268. (New) The method according to claim 262 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

269. (New) A method of automated on-line dispute resolution comprising:

maintaining an interface to the internet through which a claimant can submit demands for a claim to a dispute resolution system and receive indications therefrom such that, when the claimant submits multiple demands via the interface to the dispute resolution system and the dispute resolution system pairs the multiple demands with offers of settlement for the claims on a one-to-one basis by rounds, a comparison will be performed in accordance with at least one criterion and if the at least one criterion is satisfied and the claimant is an initiator for the claim in the system, the claimant will be provided, via the interface, with either an indication that the at least one criterion is satisfied and a settlement payment amount which reflects a higher amount relative to a normal payment amount, because the claimant is the initiator;

the on-line dispute resolution method further comprising:

transmitting notification of the settlement payment;

transmitting an offer to select from a plurality of disbursement options to claimant; and

having the claimant select one from among the plurality of the disbursement options for the settlement payment.

270. (New) The method as claimed in claim 269 wherein, if a resolution of the dispute is achieved, the method further comprises:

automatedly generating documents containing disbursement specific information.

271. (New) The method as claimed in claim 269 wherein the method further comprises:

asking the claimant for disbursement specific information.

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272. (New) The method according to claim 269 wherein the method further comprises:

automatedly initiating the settlement payment to the claimant in accord with the selected disbursement option.

273. (New) The method of claim 269 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product.; or

a lump sum payment.

274. (New) The method of claim 269 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

275. (New) An automated system capable of multiple rounds comprising:

an input connectable to an on-line interface for receipt of values therefrom;

an output;

a first value, submitted on line by a first entity via the input;

a second value submitted on line by a second entity via the input; the first and second entities being adverse to each other with respect to a claim, the first value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other;

memory connected to the input and configured to receive and temporarily store the values received from the input;

a processor connected to the memory; and

a computer executable program, the program being structured to, when executed by the processor, accept the pair of values from adverse entities and return a specified result indicator based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of values in a round by round manner and, when the result indicator indicates that the at least one predetermined criterion is not satisfied in the first round;

the program, when executed by the processor, being further structured to perform a power round analysis of a power round pair of values by applying at least one predetermined power round criterion to the power round pair of values and, when a power round result indictor indicates that the at least one predetermined power round criterion is satisfied, provide a power round payment value for the claim to at least one of the adverse entities via the output;

the program, when executed by the processor, being still further structured to:

transmit via the output notification of the settlement payment;

transmit an offer to select from a plurality of disbursement options to the adverse party to be paid; and

allow the adverse party to be paid to select via the input one from among the plurality of the disbursement options for the settlement payment.

276. (New) The system according to claim 275 wherein the program, when executed by the processor, asks the adverse party to be paid for disbursement specific information.

277. (New) The system according to claim 275 wherein the program, when executed by the processor, accepts via the input, a datastream from a disbursement structuring entity that offers the plurality of disbursement options for the payment value.

278. (New) The system according to claim 275 which further comprises the program, when executed by the processor, automatedly generates documents containing disbursement specific information.

279. (New) The system according to claim 275 which further comprises the program, when executed by the processor, automatedly initiates the settlement payment to the adverse party to be paid in accord with the selected disbursement option.

280. (New) The system according to claim 275 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

281. (New) The system according to claim 275 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

282.   (New)   The system according to claim 275 wherein one of the power round pair of values is the same as one of the pair of values.

283.   (New)   The system according to claim 275 wherein the at least one predetermined criterion and the at least one predetermined power round criterion are different.

284.   (New)   The system according to claim 275 wherein the at least one predetermined criterion and the at least one predetermined power round criterion are the same.

285.   (New).   An automated system capable of multiple rounds comprising:

at least one processor;

an initiator indicator, settable when an entity first enters a dispute for resolution into the system to identify the entity as an initiator which, when set for the dispute, will cause a windfall adjustment calculation to be performed;

a first value, submitted on line by a first entity;

a second value submitted on line by a second entity, the first and second entities being adverse to each other with respect to a claim, the first value being inaccessible to the second entity and the second value being inaccessible to the first entity, the first value and the second value being different in magnitude from each other; and

a proxy including an input, an output and a computer executable program, the program being structured to cause the processor to accept a pair of values from adverse entities via the input and return a result indicator to the proxy based upon the application of at least one predetermined criterion to a mathematical comparison of the pair of

values, and to provide to at least one of the adverse entities, via the output when the result indicator indicates that the at least one predetermined criterion is satisfied:

i)   a normal payment amount for the claim, when the initiator indicator is not set for either the first entity or the second entity, or

ii)   a windfall benefit adjusted payment amount for the claim, when the initiator indicator is set for one of the first entity or second entity,.

the program, when executed by the processor, being further structured to:

transmit via the output notification of the settlement payment;

transmit an offer to select from a plurality of disbursement options to the adverse party to be paid; and

allow the adverse party to be paid to select via the first input one from among the plurality of the disbursement options for the settlement payment.

286.   (New) The system according to claim 285 wherein the program, when executed by the processor, is structured to ask the adverse party to be paid for disbursement specific information.

287.   (New)   The system according to claim 285 wherein the program, when executed by the processor, is structured to accept via the input a datastream from a disbursement structuring entity that offers the plurality of disbursement options for the payment value.

288.   (New) The system according to claim 285 wherein the program, when executed by the processor, is structured to automatedly generate documents containing disbursement specific information.

289.   (New) The system according to claim 285 wherein the program, when executed by the processor, is structured to automatedly initiate the settlement payment to the adverse party to be paid in accord with the selected disbursement option.

290.   (New) The system according to claim 285 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

291.   (New) The system according to claim 285 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

292.   (New) The system according to claim 285 wherein the windfall adjusted payment amount for the pair of values is greater than the payment amount for the pair of values.

293.   (New) The system according to claim 285 wherein the windfall adjusted payment amount for the pair of values is less than the payment amount for the pair of values.

294. (New) An automated claim dispute resolution system capable of multiple rounds comprising:

a processor for evaluating demands and offers wherein

at least one demand is submitted by a claimant for a claim and at least one corresponding offer is submitted by a second entity for the claim;

at least one preselected criterion, agreed to by the claimant and the second entity, which will be applied, during analysis of the at least one demand and the at least one corresponding offer, to determine if there is a resolution for the claim;

a claim dispute resolution program constructed to, when executing on a programmed processor, cause an analysis of numbers in accordance with criterion and calculate claim settlement payments when the criterion are satisfied; and

a programmed processor executing the claim dispute resolution program, to analyze a demand and at least a corresponding offer in a round by round manner in accordance with the at least one preselected criterion and, when the at least one preselected criterion is satisfied, calculate a settlement payment of a specified value to be paid to the claimant to settle the claim and set a settlement initiation indicator thereby automatedly initiating a payment to the claimant, the program, when executed by the processor, being further structured to:

transmit via the output notification of the settlement payment;

transmit an offer to select from a plurality of disbursement options to the claimant; and

allow the claimant to select via the first input one from among the plurality of disbursement options for the settlement payment.

295.   (New)   The system according to claim 294 wherein the plurality of disbursement options include at least one of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

296.   (New)   The system according to claim 294 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

297.   (New)   The system according to claim 294 wherein the program, when executed by the processor, is structured to ask the claimant for disbursement specific information.

298.   (New)   The system according to claim 294 wherein the program, when executed by the processor, is structured to accept via the input a datastream from a disbursement structuring entity that offers the plurality of disbursement options for the payment value.

299.   (New)   The system according to claim 294 wherein the program, when executed by the processor, is structured to automatedly generate documents containing disbursement specific information.

300. (New) The system according to claim 294 wherein the program, when executed by the processor, is structured to automatedly initiate the settlement payment to the adverse party be paid in accord with the selected disbursement option.

301. (New) A system for automated dispute resolution capable of multiple rounds comprising:

a processor for processing demands and offers;

means for introducing to the processor means, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf of a person involved in the dispute, and a series of offers to settle the claim by an entity adverse to the person for the claim;

settable means for indicating whether or not to perform a power round comparison;

a memory, accessible by the processor, for storing the information identifying the dispute, and for temporarily storing the series of demands to satisfy the claim and the series of offers to settle the claim, for use by the processor in a round by round manner, without disclosure of the series of demands to the adverse entity or series of offers to the person;

settlement means for indicating, when set, settlements of disputes and calculating settlement values as a result thereof such that, when the settlement means is set for a round, the settlement means will calculate a settlement value equal to:

(a) a first amount, in accordance with a first preestablished formula, if the offer in the round is less than the demand and within a preestablished percentage of the demand in the round,

(b)   the demand, if the offer in any round is the same as or greater than the demand, or

(c)   a second amount in accordance with a second preestablished formula, if the offer is not within the preestablished condition in all rounds but the difference between a particular offer and a corresponding demand is less than a preestablished amount;

comparison means within the processor, for receiving and comparing demands and offers against each other on a round-by-round basis, in accordance with a preestablished condition, and a power round comparison only when the settable means is set, in accordance with a power round condition, the comparison means setting the settlement means when either the preestablished condition or the power round condition is satisfied, the comparison means operating on the series of demands and series of offers until;

i)   the settlement means is set, irrespective of whether the settable means is set,

ii)   all of the series of demands and series of offers have been exhausted and the settable means is set, wherein the comparison means will perform a power round comparison of a power round demand with a power round offer against each other in accordance with a preestablished power round condition and set the settlement means to indicate a settlement if the power round condition is satisfied, or

iii)   all of the series of demands and series of offers have been exhausted and either the settable means is not set or the power round condition is not satisfied, wherein the comparison means will set the settable means to indicate no settlement;

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means for inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in any round that is not a power round; and

means for communicating a settlement result to the person and the entity;

if, in any round, the settlement means is set, means for offering via the communications linkage a settlement payment of a specified value to be paid to the person;

means for transmitting via the communication linkage notification of the settlement payment;

means for transmitting via the communication linkage an offer to select from a plurality of disbursement options to the person; and

means for having the person select one from among the plurality of the disbursement options for the settlement payment of a specified value.

302. (New) The system according to claim 301 further comprising means for, when the settlement means is set, accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the settlement payment.

303. (New) The system according to claim 301 further comprising means for asking disbursement specific information.

304. (New) The system according to claim 301 further comprising means for automatedly generating documents containing disbursement specific information.

305. (New) The system according to claim 301 further comprising means for automatedly initiating the settlement payment to the person in accord with the selected disbursement options.

306.   (New)   The system according to claim 301 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

307.   (New)   The system according to claim 301 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

308.   (New)   The system according to claim 301 further comprising:

facilitator means, constrained by a plurality of rules, for prompting, in accordance with the rules, at least one of the person or the entity prior to introducing one of the series of demands or series of offers into the processor means.

309.   (New)   The system according to claim 301 further comprising:

means for determining whether one of the person or the entity is an initiator.

310.   (New)   The system according to claim 301 further comprising:

means for adjusting the first amount and the second amount by a windfall differential when one of the person or the entity is an initiator.

311.   (New)   The system according to claim 301 further comprising:

means for on-line initiation of a transfer of the settlement value in accordance with a preference indicated by one of the person or the entity.

312.   (New) The system according to claim 301 further comprising:

means for generating on-line a settlement document including at least some of the dispute identifying information.

313.   (New) An automated system for dispute resolution comprising:

processor means for processing demands and offers;

means for introducing to the processor means, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf of a person involved in the dispute, and a series of offers to settle the claim by an entity adverse to the person for the claim;

memory means, accessible by the processor means, for storing the information identifying the dispute, and for temporarily storing the series of demands to satisfy the claim and the series of offers to settle the claim, for use by the processor means in a series of rounds, without disclosure of the series of demands to the adverse entity or series of offers to the person;

settlement means for indicating, when set, settlements of disputes and calculating settlement values as a result thereof;

facilitator means, constrained by a plurality of rules, for prompting, in accordance with the rules, at least one of the person or the entity prior to introducing one of the series of demands or series of offers into the processor means using non-revealing statements;

comparison means within the processor means, for receiving and comparing demands and offers against each other on a round-by-round basis, in accordance with a

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preestablished condition and for setting the settlement means when the preestablished condition is satisfied;

means for inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in any round that is not a power round;

means for communicating a settlement result to the person and the entity;

if, any round, the settlement means is set, means for offering via the communications linkage a settlement payment of a specified value to be paid to the person;

means for transmitting via the communication linkage notification of the settlement payment together;

means for transmitting via the communication linkage an offer to select from a plurality of disbursement options to the person; and

means for having the person select one from among the plurality of the disbursement options for the settlement payment of a specified value.

314. The system of claim 313 further comprising means for, when the settlement means is set, accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the settlement payment.

315. (New) The system according to claim 313 further comprising means for asking the person for disbursement specific information.

316. (New) The system according to claim 313 further comprising means for automatedly generating documents containing disbursement specific information.

317. (New) The system according to claim 313 further comprising means for automatedly initiating the settlement payment to the person in accord with the selected disbursement option.

318. (New) The system according to claim 313 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

319. (New) The system according to claim 313 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

320. (New) An automated system for dispute resolution comprising:

processor means for processing demands and offers;

means for introducing to the processor means, via a communications linkage, information identifying a dispute, a series of demands to satisfy a claim made by or on behalf of a person involved in the dispute, and a series of offers to settle the claim by an entity adverse to the person for the claim;

initiator means for indicating, when set, that there is an initiator of entry of the dispute into the system and for identifying the initiator;

memory means, accessible by the processor means, for storing the information identifying the dispute, and for temporarily storing the series of demands to satisfy the claim and the series of offers to settle the claim, for use by the processor means in a series of rounds, without disclosure of the series of demands to the adverse entity or series of offers to the person;

settlement means for indicating, when set, settlements of disputes;

means for calculating a windfall adjusted settlement value when both the settlement means and the initiator means are set, and for calculating normal payment values when the settlement means is set and the initiator means is not set;

comparison means within the processor means, for receiving and comparing demands and offers against each other on a round-by-round basis, in accordance with a preestablished condition and for setting the settlement means when the preestablished condition is satisfied;

means for inhibiting a reuse of an unsuccessful demand, or unsuccessful offer, by the comparison means in any round that is not a power round; and

means for communicating a settlement result to the person and the entity;

if, in any round, the settlement means is set, means for offering via the communication linkage a settlement payment of a specified value to be paid to the person;

means for transmitting via the communication linkage an offer to select from a plurality of disbursement options to the person; and

means for having the person select one from among the plurality of the disbursement options for the settlement payment of a specified value.

321.   (New) The system according to claim 320 further comprising means for, when the settlement means is set, accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the settlement payment.

322.   (New) The system according to claim 320 further comprising means for asking the person for disbursement specific information.

323.   (New) The system according to claim 320 further comprising means for automatedly generating documents containing disbursement specific information.

324.   (New) The system according to claim 320 further comprising means for automatedly initiating the settlement payment to the person in accord with the selected disbursement option.

325.   (New)   The system according to claim 320 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

326.   (New)   The system according to claim 320 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

327. (New) A method capable of multiple rounds for settling a dispute between adverse parties, the method comprising;

a first step for analyzing, using automation, pairs of values in normal rounds according to a first criterion, each of the pairs of values including one value provided by a first party and another value provided by a second party adverse to the first party with respect to a claim, the values in each pair of values differing in magnitude from each other;

a second step for determining if the first criterion is satisfied in a round;

a third step for, when the first criterion is not satisfied, determining if a power round analysis is necessary;

a fourth step for, when the power round analysis is necessary, analyzing a pair of values in accordance with a power round criterion;

a fifth step for, when either the first criterion is satisfied, or the first criterion is not satisfied but the power round criterion is satisfied, generating a payment to be made on the claim;

a sixth step for transmitting notification of the payment;

a seventh step for transmitting an offer to select from a plurality of disbursement options to the adverse party to be paid; and

an eighth step for allowing the adverse party to be paid to select one from among the plurality of the disbursement options for the payment.

328. (New) The method according to claim 327 further comprising:

a step for accepting a datastream from a disbursement structuring entity which provides the plurality of disbursement options for the payment.

329   (New) The method according to claim 327 further comprising:

a step for asking the adverse party to be paid for disbursement specific information.

330.   (New) The method according to claim 327 further comprising:

a step automatedly generating documents containing disbursement specific information.

331.   (New) The method according to claim 327 further comprising:

a step for automatedly initiating the payment to the adverse party to be paid in accordance with the selected disbursement option.

332.   (New) The method according to claim 327 wherein the plurality of disbursement options include at least two of:

a non-monetary payment-in-kind;

an investment vehicle;

an insurance product; or

a lump sum payment.

333.   (New) The method according to claim 327 wherein the plurality of disbursement options include a combination of a partial monetary payment and at least one of:

a non-monetary payment-in-kind;

an investment vehicle; or

an insurance product.

334.   (New) The method according to claim 327 further comprising:

a step for constructing a claim specific facilitating message, for communication to at least one of the first and second parties, that does not reveal a value provided by the first party to the second party and vice-versa.

335.   (New) The method according to claim 327 further comprising:

a step for adjusting the payment to provide a windfall benefit to either the first party, when the first party is an initiator for the claim, or the second party when the second party is the initiator for the claim.

336.   (New) The method according to claim 327 further comprising:

a step for initiating an on-line transfer of funds equal to the payment from whichever of the first or second party is a second entity for the claim to whichever of the first or second party is a claimant for the claim.

337.   (New) The method according to claim 327 further comprising:

a step for on-line generation of documents including an identification of the claim, whichever of the first or second party is a claimant for the claim and the payment.

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